



Docket No.: K2475.0001/P001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Bart Kavanaugh

Application No.: 09/986,670

Group Art Unit: Not Yet Known

Filed: November 9, 2000

Examiner: Not Yet Known

For: SYSTEM FOR FUNDING, ANALYZING
AND MANAGING LIFE INSURANCE
POLICIES

PRELIMINARY AMENDMENT

Commissioner for Patents
Washington, DC 20231

Dear Sir:

Please amend the application as follows:

IN THE SPECIFICATION:

Please replace paragraph 0017 with the following:

The foregoing and other features and advantages of the invention will become more apparent from the detailed description of the exemplary embodiments of the invention given below with reference to the accompanying drawings.

Fig. 1 shows one possible result of combining annuities and life insurance.

Fig. 2 shows an improvement in the results of Fig. 1 using the techniques of the present invention.

Fig. 3 shows a flowchart of the first embodiment of the present invention.

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